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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/814,698	03/30/2004	Abhinanda Sarkar	140284	7227
6147 7590 04/01/2010 GENERAL ELECTRIC COMPANY GLOBAL RESEARCH ONE RESEARCH CIRCLE PATENT DOCKET RM. BLDG. K1-4A50 NISKAYUNA, NY 12309				
EXAMINER WEIS, SAMUEL				
ART UNIT 3695		PAPER NUMBER		
NOTIFICATION DATE 04/01/2010		DELIVERY MODE ELECTRONIC		

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

ldocket@crd.ge.com  
rosssr@crd.ge.com  
parkskl@crd.ge.com

# Office Action Summary

## Application No.

10/814,698

## Applicant(s)

SARKAR ET AL.

## Examiner

SETH WEIS

## Art Unit

3695

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 12 January 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-11 and 18-38 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 1, 4-11, 18 and 21-27 is/are allowed.
- 6) ☒ Claim(s) 2, 3, 19, 20 and 28-38 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 30 March 2004 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## **DETAILED ACTION**

### ***Status of the Claims***

1. This action is in reply to Applicant's response filed 12 January 2010.
2. Claims 1-11 and 18-38 are pending.
3. Claims 29-38 have been amended.
4. Claims 1-11 and 18-38 have been examined.

### ***Response to Arguments***

5. Applicant's arguments filed 12 January 2010 with respect to the 102 rejection are persuasive; therefore, the rejection has been withdrawn.

### ***Claim Rejections - 35 USC § 112***

6. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

7. Claims 2, 3, 19, and 20 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention

Claims 2 and 19 recite "wherein the financial product comprises at least one of loans, credit cards and insurance policies, mortgages and sales finance." It is unclear to the Examiner if the claims recite a list of enumerated financial products or if, for example, credit cards and insurance policies are a single financial product (or likewise, mortgages and sales finance). Should the claims read "at least one of loans, credit cards, insurance policies, mortgages, and sales finance"?

Claims 3 and 20 recite "wherein the at least one data source comprises consumer finance markets and marketing campaigns." It is unclear to the Examiner how each of these intangible activities could be a data source although the results from these could easily be a data source.

***Claim Rejections - 35 USC § 102***

8. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

9. Claims 28-38 are rejected under 35 U.S.C. 102(b) as being anticipated by Goodwin et al., U.S. Pat. App. Pub. No. 20030220867 (hereinafter, Goodwin).

As to claim 28, Goodwin discloses computer storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform method steps for displaying a plurality of pages to enable a user to view information related to estimating an optimal price associated with a financial product (§0086), the method comprising:

displaying an input screen for permitting the user to specify a plurality of attributes related to the financial product (Figs. 7-11);

displaying a selection screen for permitting a user to specify values for a plurality of price parameters and a price conversion probability measure associated

with the financial product (Figs. 7-11);  
displaying a simulation screen for permitting the user to select a business measure parameter and at least one of the plurality of attributes associated with the financial product (Figs. 7-11); and  
displaying an output screen for permitting the user to view the optimal price associated with the financial product, wherein the optimal price is estimated based on the plurality of attributes, the plurality of price parameters, the price conversion probability measure and the business measure parameter specified by the user (Figs. 7-11).

The Examiner notes that each of the limitations above are only "displaying" a type of "screen for permitting the user to" ... . No input, selection, simulation, or output ever occurs with the current claim language. The user is only permitted or allowed to do something. Since nothing actually happens in the claim, a screenshot from a computer screen reads on claim 28 as recited. Dependent claims 29-38 do not cure the deficiencies of claim 28 and are rejected accordingly.

Applicant is encouraged to contact the Examiner to help correct these claims.

***Allowable Subject Matter***

10. Claims 1, 4-11, 18, and 21-27 are hereby allowed. Claims 2, 3, 19, 20, and 28-38 are most likely allowable should the rejections above be remedied.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to SETH WEIS whose telephone number is (571)272-1882. The examiner can normally be reached on 8:30 to 5, Monday - Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Charles Kyle can be reached on (571) 272-6746. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/SETH WEIS/  
Examiner, Art Unit 3695